



CACHE
VALLEY
BANK

INDUSTRY
COMMUNITY

VISA® Business Credit Card

APPLY
TODAY!



CREDIT APPLICATION

Visa® Business Card

Check Account Choice: (Only One)

- Sole Owner Increase
 Partnership Acct. #
 Corporation

Total Credit Limit Requested \$ _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

COMPANY INFORMATION

Name of Company				Tax I.D. Number	
Company Address		City	State	Zip Code	Business Phone
Type of Business				How Many Years in Business	

ISSUE BUSINESS CREDIT CARDS TO THE FOLLOWING INDIVIDUALS:

The information gathered for individuals to receive the credit cards includes the signature at the bottom of each box. Attach additional sheet if necessary (with signatures)

Last Name		First	Middle	Social Security Number	
Company Title			Division / Department		Date of Birth
Home Address		City	State	Zip Code	Home Phone
Signature			Limit for this Individual Card: \$		Date
Last Name		First	Middle	Social Security Number	
Company Title			Division / Department		Date of Birth
Home Address		City	State	Zip Code	Home Phone
Signature			Limit for this Individual Card: \$		Date

CREDIT INFORMATION

Attach Additional Sheet if necessary (with Signatures)

Institution Name and Address		Branch	Loans	<input type="checkbox"/> Open	<input type="checkbox"/> Closed
Checking Account Number / Name Listed		Savings Account Number / Name Listed			

Name and Address of Trade References	Name Under Which Account is Carried	Account Number	Balance	Monthly Payment
1.			\$	\$
2.			\$	\$
3. Institution Credit Card / Institution Name and Address			\$	\$

CONDENSED BUSINESS FINANCIAL STATEMENT

Bank reserves the right to require additional information

CURRENT ASSETS	\$	CURRENT LIABILITIES	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$
IMPORTANT:	THE FINANCIAL STATEMENT OR AN ATTACHED STATEMENT MUST BE COMPLETED BEFORE YOUR APPLICATION CAN BE PROCESSED.	NET WORTH	\$
		(Total Assets Less Liabilities)	

SIGNATURE(S)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

AUTHORIZED OFFICER MUST BE ONE OF THE FOLLOWING (check one):

PRESIDENT/CHAIRMAN V.P. TREASURER OWNER PARTNER

X _____
Applicant Signature Title Date

X _____
Authorizing Signature Title Date

PERSONAL GUARANTY

X _____
Applicant Signature/Personal Guaranty Title Date

X _____
Authorizing Signature/Personal Guaranty Title Date

CREDIT DISCLOSURES

Annual Percentage Rate for Purchases	16.90%	Grace Period for re-payment of balances for purchases	25 Days*
Annual Percentage Rate for Cash Advances	16.90%		Method of Computing the Balance for Purchases
Penalty APR	NONE	<p>*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.</p> <p>A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances posted to your account during the previous billing cycles.</p> <p>**If the minimum required payment is not received within 10 days after the closing date subsequent to the payment due date, a late payment fee of 5.0% will be imposed.</p>	
Minimum Finance Charge	NONE		
Annual Fee	\$50.00		
Balance Transfer Fee	NONE		
Cash Advance Fee	NONE		
International Transaction Fee	Up to 1% of transaction amount		
Late Payment Fee	Up to 5.0% of past due		
Over-the-Credit Limit Fee	NONE		
Return Payment Fee	NONE		
Other Fees	NONE		
<p>The information about the costs of the cards described above is accurate as of August 2013. This information is subject to change. To receive the most up to date information, write us at Cache Valley Bank, PO Box 3227, Logan, UT 84323-3227.</p>			

FOR INTERNAL USE ONLY

ACCOUNT NO. (1)			ACCOUNT NO. (2)		
DATE APPROVED	CREDIT LINE	APPROVED BY	DATE APPROVED	CREDIT LINE	APPROVED BY
NO. CARDS	PRO. CODE		NO. CARDS	PRO. CODE	

YOU DESERVE THE CREDIT!

Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa® Business Credit Cards. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

**When you use the... *CACHE VALLEY BANK*
Visa® Business Credit Card for the purchase of goods or services, the following benefits are yours!**

SCORECARD® BONUS POINTS

Earn Bonus Points for every net retail purchase you make with our Cache Valley Bank Credit Card! You can redeem Bonus Points for brand name merchandise and exciting travel awards. Visit www.scorecardrewards.com and browse the current award selections. You'll be amazed at what Scorecard® has to offer! To find out how the plan works, ask one of our friendly representatives.

Apply for yours today! Toll Free Number: **888-418-5333**

Mail application to: *Cache Valley Bank*
PO Box 3227
Logan, UT 84323-3227





Rev 9/13/18

Beneficial Ownership Certification Form



► Persons opening an account on behalf of a legal entity must provide the following information:

a. Name and Title of Natural Person Opening Account:

_____ Title _____
Natural Persons Name

b. Name, Type, and Address of Legal Entity for Which the Account is Being Opened:

_____ Type (corporation, LLC, LP, etc.) _____
Entity Name

_____ City _____ State _____ Zip Code _____
Street Address

c. The following information for each individual, if any, who **directly or indirectly*, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above:

Name	Ownership %	Date of Birth	Address (Residential or Business Street Address)	U.S. Persons ¹	Non-U.S. Persons ²

(If no individual meets this definition, please write "Not Applicable.")

*If an individual's *direct* and *indirect* aggregate ownership percentage in the legal entity opening an account is 25% or more, then the individual would be listed above.

d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
 - Any other individual who regularly performs similar functions.
- (If appropriate, an individual listed under section "c" above may also be listed in this section "d").

Name, Title	Date of Birth	Address (Residential or Business Street Address)	U.S. Persons ¹	Non-U.S. Persons ²

e. Cache Valley Bank requires a clear **driver's license copy** for each beneficial owner listed on this form.

I, _____ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I also agree to notify Cache Valley Bank of any change in the information provided within this Certification.

By: _____
Signature, Title Date

¹ U.S. Persons must provide a Social Security Number.

² Non-U.S. Persons must provide a Social Security Number, passport number and country of issuance, or similar identification number. In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Legal Entity Identifier: _____